The embodiments of the invention in which an exclusive property or privilege is claimed are defined as follows:

- 1. A computer-based vehicle payment method comprising:
  - determining vehicle location of a vehicle;
  - sending the determined vehicle location to a server;
  - determining at the server whether the sent vehicle location locates the vehicle in a pay location; and
  - if it is determined that the vehicle is located in a pay location, completing a payment transaction.
- 10 2. The method of claim 1, wherein sending of the determined vehicle location is wirelessly transmitted over a data channel to the server via a network.
  - 3. The method of claim 1, wherein completing the payment transaction comprises paying an owner associated with the pay location from an account associated with the vehicle.
- 15 4. The method of claim 3, wherein completing the payment transaction further comprises notifying an attendant at the pay location that payment has been completed.
  - 5. The method of claim 3, wherein payment is performed automatically.
  - 6. The method of claim 1, wherein sending occurs after a first vehicle trigger event occurs.
- 7. The method of claim 6, wherein the first vehicle trigger event comprises at least one of shutting off the engine, removing the vehicle key from the ignition switch, opening or closing the vehicle door, or locking the vehicle.
  - 8. The method of claim 6, wherein the server begins a clock after the determined vehicle location is received.

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- 9. The method of claim 8, further comprising:
  - generating a complete transaction signal at the vehicle based on a second trigger event; and
  - sending the generated complete transaction signal to the server, wherein completing the payment transaction comprises:
    - stopping the clock after the server receives the complete transaction signal from the vehicle; and
    - determining an amount of payment required based on an elapsed time of the clock.
- 10. The method of claim 9, wherein the second vehicle trigger event comprises at least one of unlocking the door, inserting the key in the ignition switch, opening or closing the vehicle door, starting the vehicle, or moving the vehicle a threshold distance from the vehicle's previous location.
  - 11. A computer-based vehicle payment system comprising:
    - a means for determining vehicle location of a vehicle;
    - a means for sending the determined vehicle location to a server;
    - a means for determining at the server whether the sent vehicle location locates the vehicle in a pay location; and
    - if it is determined that the vehicle is located in a pay location, a means for completing a payment transaction.
  - 12. The system of claim 11, wherein the means for sending transmits the determined vehicle location to the server by wirelessly transmitting the determined vehicle location over a data channel via a network.
  - 13. The system of claim 11, wherein the means for completing the payment transaction comprises a means for paying an owner associated with the pay location from an account associated with the vehicle.
    - 14. The system of claim 13, wherein the means for completing the payment transaction further comprises a means for notifying an attendant at the pay location that payment has been completed.

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- 15. The system of claim 13, wherein the means for completing a payment transaction performs the payment automatically.
- 16. The system of claim 11, wherein the means for sending transmits the determined vehicle location after a first vehicle trigger event occurs.
- 5 17. The system of claim 16, wherein the first vehicle trigger event comprises at least one of shutting off the engine, removing the vehicle key from the ignition switch, opening or closing the vehicle door, or locking the vehicle.
  - 18. The system of claim 16, wherein the server begins a clock after the determined vehicle location is received.
- 10 19. The system of claim 18, further comprising:
  - a means for generating a complete transaction signal at the vehicle based on a second trigger event; and
  - a means for sending the generated complete transaction signal to the server, wherein the means for completing the payment transaction comprises:
    - a means for stopping the clock after the server receives the complete transaction signal from the vehicle; and
    - a means for determining an amount of payment required based on an elapsed time of the clock.
  - 20. The system of claim 19, wherein the second vehicle trigger event comprises at least one of unlocking the door, inserting the key in the ignition switch, opening or closing the vehicle door, starting the vehicle, or moving the vehicle a threshold distance from the vehicle's previous location.
    - 21. A computer-based vehicle payment system comprising:
      - a vehicle comprising:
        - a location determining component configured to determine the location of the vehicle; and
        - a communication component configured to send the determined vehicle location information; and

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## a server comprising:

- a communication component configured to receive the determined vehicle location information from the vehicle;
- a vehicle location identifying component configured to determine if the sent vehicle location information locates the vehicle in a pay location; and
- a transaction completing component configured to complete a payment transaction if the vehicle location identifying component determines that the vehicle is located in a pay location.
- 10 22. The system of claim 21, wherein the communication components are configured to communicate over a wireless data channel via a network.
  - 23. The system of claim 21, wherein the transaction completing component comprises a paying component configured to pay an owner associated with the pay location from an account associated with the vehicle.
  - 24. The system of claim 23, wherein the transaction completing component is further configured to notify an attendant at the pay location that payment has been completed.
    - 25. The system of claim 23, wherein the transaction completing component performs payment automatically.
    - 26. The system of claim 21, wherein the communication component of the vehicle is configured to send the determined vehicle location after a first vehicle trigger event occurs.
    - 27. The system of claim 26, wherein the first vehicle trigger event comprises at least one of shutting off the engine, removing the vehicle key from the ignition switch, opening or closing the vehicle door, or locking the vehicle.
- 28. The system of claim 26, wherein the server begins a clock after the determined vehicle location is received.
  - 29. The system of claim 28, wherein the vehicle further comprises a complete transaction component configured to generate a complete transaction signal based on a second trigger event, wherein the communication component of the vehicle is further configured to send the generated complete transaction signal to the server, wherein the

transaction completing component is further configured to stop the clock after the server receives the complete transaction signal from the vehicle, and to determine an amount of payment required based on elapsed time of the clock.

30. The system of claim 29, wherein the second vehicle trigger event comprises at least one of unlocking the door, inserting the key in the ignition switch, opening or closing the vehicle door, starting the vehicle, or moving the vehicle a threshold distance from the vehicle's previous location.